Dear John,

As we all know, on October 7, Hamas murdered more than 1,400 people and took 240 people hostage in the worst pogrom against the Jewish people since the Holocaust. The Greater Miami Jewish Federation, in partnership with the Jewish Federations of North America, immediately opened an **Israel Emergency Fund** to aid the families affected by this catastrophe and to fund the extensive rebuilding and rehabilitation that will be required.

With five gifts of $1 million, 87 of $100,000+ and 520 gifts of $10,000 or more, our community has raised $24 million toward the $600 million national total. Read our Feature Story below to learn where and how those dollars are being used in Israel. And if you have not yet had the opportunity to contribute, please consider joining the effort via the link above or with a grant from your Donor-Advised Fund. As our sage, Hillel, said, “If not now, when?”

Our community is joining with tens of thousands of Jews and supporters of Israel from around the country at a **March for Israel** in Washington, D.C. **next Tuesday, November 14.** Not since we cried for freedom for

Soviet Jews in 1987 have we mobilized like this. Please consider participating with us.

What else can you do NOW to GET INVOLVED, SHARE and ADVOCATE? Federation has created a **What You Can Do for Israel Now** special page with resources. **On this page**, you can do the following:

- Make a donation to the Israel Emergency Fund
- Link to upcoming webinars and local events
- Advocate for Israel and fight antisemitism
- Contact your elected officials
- Learn where the dollars go for the Israel Emergency Fund
- Get updates from JFNA (Jewish Federations of North America)
- Gain additional Information, resources and more

You can make a secure online donation now (**CLICK HERE**) and stand in solidarity with Israel. As the war continues and terrorist forces in neighboring countries begin to launch additional strikes on Israel, the needs are growing exponentially. We are in close touch with our partners on the ground who are supplying life-saving support. Your generosity will make a difference in the lives of so many. As always, Federation is absorbing all administrative costs so that 100 percent of funds donated will provide critically needed aid to victims and their families in Israel.

If you are a fund holder, you may recommend a grant directly from your Donor-Advised Fund (DAF) to "Greater Miami Jewish Federation" and under Grant Purpose, indicate "Other" and type "Israel Emergency Fund."

Visit the online donor portal at: **https://gmjf.donorfirstx.com/** to make your grant recommendation. If you need assistance, please contact Julian Ospina, Grants Manager, at **jospina@gmjf.org** or call 786.866.8467.

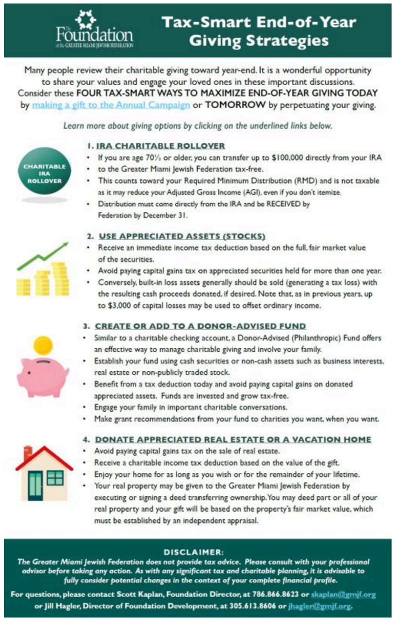
Our hearts, minds, thoughts and prayers are with Israel during these difficult days ahead.

Sincerely,

Sidney Pertnoy
The Foundation Chair

Scott Kaplan
The Foundation Director

End of Year Giving Strategies



Tax-Smart End-of-Year Giving Strategies

The Foundation of the Greater Miami Jewish Federation

Many people review their charitable giving toward year-end. It is a wonderful opportunity to share your values and engage your loved ones in these important discussions. Consider these **FOUR TAX-SMART WAYS TO MAXIMIZE END-OF-YEAR GIVING TODAY** by making a gift to the Annual Campaign or **TOMORROW** by perpetuating your giving.

Learn more about giving options by clicking on the underlined links below.

1. IRA CHARITABLE ROLLOVER

- If you are age 70½ or older, you can transfer up to $100,000 directly from your IRA
- to the Greater Miami Jewish Federation tax-free.
- This counts toward your Required Minimum Distribution (RMD) and is not taxable as it may reduce your Adjusted Gross Income (AGI), even if you don't itemize.
- Distribution must come directly from the IRA and be RECEIVED by Federation by December 31.

2. USE APPRECIATED ASSETS (STOCKS)

- Receive an immediate income tax deduction based on the full, fair market value of the securities.
- Avoid paying capital gains tax on appreciated securities held for more than one year.
- Conversely, built-in loss assets generally should be sold (generating a tax loss) with the resulting cash proceeds donated, if desired. Note that, as in previous years, up to $3,000 of capital losses may be used to offset ordinary income.

3. CREATE OR ADD TO A DONOR-ADVISED FUND

- Similar to a charitable checking account, a Donor-Advised (Philanthropic) Fund offers an effective way to manage charitable giving and involve your family.
- Establish your fund using cash securities or non-cash assets such as business interests, real estate or non-publicly traded stock.
- Benefit from a tax deduction today and avoid paying capital gains on donated appreciated assets. Funds are invested and grow tax-free.
- Engage your family in important charitable conversations.
- Make grant recommendations from your fund to charities you want, when you want.

4. DONATE APPRECIATED REAL ESTATE OR A VACATION HOME

- Avoid paying capital gains tax on the sale of real estate.
- Receive a charitable income tax deduction based on the value of the gift.
- Enjoy your home for as long as you wish or for the remainder of your lifetime.
- Your real property may be given to the Greater Miami Jewish Federation by executing or signing a deed transferring ownership. You may deed part or all of your real property and your gift will be based on the property's fair market value, which must be established by an independent appraisal.

DISCLAIMER:
The Greater Miami Jewish Federation does not provide tax advice. Please consult with your professional advisor before taking any action. As with any significant tax and charitable planning, it is advisable to fully consider potential changes in the context of your complete financial profile.

For questions, please contact Scott Kaplan, Foundation Director, at 786.866.8623 or skaplan@gmjf.org or Jill Hagler, Director of Foundation Development, at 305.613.8606 or jhagler@gmjf.org.

With less than 60 days remaining in 2023, NOW is the time to consider where and how we want to make an impact on our community in Miami and in Israel.

Take a look at our 2023 **Tax-Smart Ways of Giving**. In addition to cash, The Foundation can work with you and your professional advisors to facilitate the contribution of a variety of non-cash assets, such as business interests, real estate and non-publicly traded stock, which may provide significant savings on capital gains taxes and a charitable income tax deduction.

Don't forget about the **IRA Charitable Rollover** and using **Appreciated Assets (Stocks)** to make your charitable gifts before DECEMBER 31!

Please contact Scott at **skaplan@gmjf.org** or call 786.866.8623 to design a gift that's right for you.

We thank you for your generosity and commitment to strengthening our community. As we head into the holiday season, we wish you and your family a happy, healthy and peaceful Thanksgiving as we continue to pray for our friends and family in Israel!

We are certainly grateful for your trust in us as your partner in philanthropy.

Israel Emergency Fund - Where Does the Money Go?

Thanks to the generosity of our community, Miami has raised over $24 million for its Israel Emergency Fund. As always, the Greater Miami Jewish Federation will absorb all administrative costs so that 100% of contributions will provide critical aid in Israel where it is needed. So, WHERE IS THE MONEY GOING?

Eighty-five percent of the $23+ million will go to the Jewish Federations of North America's (JFNA) Israel Emergency Campaign. To help minimize duplication of efforts, JFNA is working directly with our overseas partners to determine what the urgent priority needs are (on behalf of the entire Federation system) and address them globally as an entire Jewish community by funding all of the organizations who are doing this important work.

Jewish Federations of North America's Israel Emergency Fund has surpassed $600 million, $148 million of which has already been allocated to the most pressing needs on the ground through 116 partner organizations and NGOs. **Read more**. **Click here** for the latest allocations report. This allocation process combines a dynamic, holistic, and comprehensive needs assessment procedure with vetting and governance steps. **Click here** for an overview of the process.

The largest percentage of funding is for the Victims of Terror fund, a program of the Jewish Agency for Israel. This is a key part of our standing emergency response protocol that provides immediate cash grants to families and individuals who have been impacted by acts of terror and violence, for property damage, burials, post-trauma care, etc. So far, over 4,000 individuals are unfortunately eligible for these grants. Each individual/family will also be followed up with by a case manager for the next three years to assist with any additional needs they may face in the future as a result of this terrible tragedy.

The remaining 15% of the funds raised for Israel through the IEF in Miami are being allocated to programs and projects that Miami has a history of funding, such as our partnership city in Yerucham. Approximately 100 families/600 individuals have been resettled in Yerucham who were living near the Gaza border. Miami is sending over emergency funding to help provide these families with food, shelter, clothing, counseling, etc. Our Israel and Overseas Committee is involved in providing oversight for these grants to be approved by the Federation's Board of Directors.

Please visit the Federation's **Israel at War resources page** to stay up to date with how you can HELP, ADVOCATE and GET INVOLVED. THANK YOU!

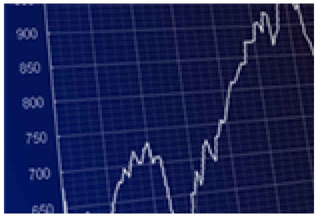
Washington News

End-of-Year Gift Planning in 2023

November is an excellent month to consider plans for charitable gifts. These gifts could include an IRA charitable rollover, a gift of cash or a gift of appreciated stock or land.

Read More »

Finances



Pfizer Releases Earnings Report

Treasury Yields Fall

Mortgage Rates Cool Off

Personal Planner

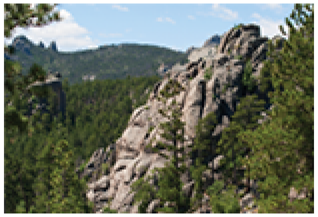
IRA Charitable Rollover

The IRA charitable rollover was created in 2006 and made permanent by Congress in 2015. Another name for an IRA charitable rollover is a qualified charitable distribution. This giving plan is available for IRA owners who are over age 70½.

Read More »

Savvy Living

Simplified Universal Television Remotes



I am not comfortable with the complicated functionalities of my new television remote control. Can you offer suggestions for simple, universal television remotes?

Read More »

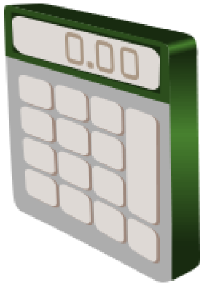
Gift in Your Will

IRA Charitable Rollover

Gifts of Retirement Assets

Donor-Advised Funds

FREE ESTATE PLANNING GUIDE



PLANNED GIVING CALCULATORS

DISCLAIMER: *The Foundation of the Greater Miami Jewish Federation does not provide tax advice. Please consult with your* *professional advisor before taking any action. As with any significant tax and charitable planning, it is advisable to carefully consider potential changes in the context of your complete financial profile.*

For questions about making grants from your donor-advised fund, please contact Julian Ospina, Grants Manager, at jospina@gmjf.org or call 786.866.8467.

You may also access your fund online through our donor portal at https://gmjf.donorfirstx.com/. To learn more about accessing your fund or creating a new fund or legacy gift, contact Scott Kaplan, Foundation Director, at skaplan@gmjf.org or call 786.866.8623 to learn more.